



STATE OF ILLINOIS
Department of Central
Management Services
Bureau of Benefits

MARK YOUR CALENDAR

Benefit Choice Period

Enroll in Your Benefits May 1-31, 2019!

ENROLL ONLINE! The MyBenefits.illinois.gov website is your online hub for benefits information and enrollment. Starting May 1, log on to **MyBenefits.illinois.gov** to enroll.

Contact MyBenefits Service Center (toll-free) 844-251-1777, or 844-251-1778 (TDD/TTY).
Representatives are available during the Benefit Choice Period Monday – Friday, 8:00 AM – 6:00 PM CT.

NOW: Familiarize yourself with the MyBenefits.illinois.gov website. Visit the "How to Login/Register," videos. Confirm your login credentials are current. Verify or update your email address, if necessary.
LATE APRIL: Benefit Choice Period information will be posted on the MyBenefits.illinois.gov website; review your benefit options.
MAY 1: Benefit Choice Period begins.
MAY 31: Benefit Choice Period ends.
JULY 1: New benefits are effective.

Health Plan Options
There will be no changes to your health plan options this Benefit Choice Period. If you wish to keep your coverage, no action is needed unless you intend to enroll or re-enroll in a Flexible Spending Account. If you wish to change your plan, carrier, or re-enroll in a Flexible Spending Account, go online at MyBenefits.illinois.gov.

What is Not Changing
The MCAP maximum contribution amount will be \$2,700 for the FY20 plan year with a \$500 maximum rollover. Employees must re-enroll in MCAP for the new plan year in order to qualify for the rollover.
Medical Care Assistance Plan (MCAP)

What is Changing
Your annual opportunity to select the best benefits for you and your family is during the Benefit Choice Period.



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Federally Required Notices

Notice of Creditable Coverage

Prescription Drug information for State of Illinois Medicare-eligible Plan Participants

This Notice confirms that the State Employees Group Insurance Program (SEGIP) has determined that the prescription drug coverage it provides is Creditable Coverage. This means that the prescription coverage offered through SEGIP is, on average, as good as, or better than the standard Medicare prescription drug coverage (Medicare Part D). You can keep your existing group prescription coverage and choose not to enroll in a Medicare Part D plan.

Because your existing coverage is Creditable Coverage, you will not be penalized if you later decide to enroll in a Medicare prescription drug plan. However, you must remember that if you drop your coverage through SEGIP and experience a continuous period of 63 days or longer without Creditable Coverage, you may be penalized if you enroll in a Medicare Part D plan later. If you choose to drop your SEGIP coverage, the Medicare Special Enrollment Period for enrollment into a Medicare Part D plan is two months after your SEGIP coverage ends.

If you keep your existing group coverage through SEGIP, it is not necessary to join a Medicare prescription drug plan this year. Plan participants who decide to enroll in a Medicare prescription drug plan may need to provide a copy of the Notice of Creditable Coverage to enroll in the Medicare prescription plan without a financial penalty. Participants may obtain a Benefits Confirmation Statement as a Notice of Creditable Coverage by contacting the MyBenefits Service Center (toll-free) 844-251-1777, or 844-251-1778 (TDD/TTY).

Summary of Benefits and Coverage (SBC) and Glossary

Under the Affordable Care Act, health insurance issuers and group health plans are required to provide you with an easy-to-understand summary about a health plan's benefits and coverage. The summary is designed to help you better understand and evaluate your health insurance choices.

The forms include a short, plain language Summary of Benefits and Coverage (SBC) and a glossary of terms commonly used in health insurance coverage, such as "deductible" and "copayment."

All insurance companies and group health plans must use the same standard SBC form to help you compare health plans. The SBC form also includes details, called "coverage examples," which are comparison tools that allow you to see what the plan would generally cover in two common medical situations. You have the right to receive the SBC when shopping for, or enrolling in coverage, or if you request a copy from your issuer or group health plan. You may also request a paper copy of the SBCs and glossary of terms from your health insurance company or group health plan. All State health plan SBCs are available on MyBenefits.illinois.gov.

Notice of Privacy Practices

The Notice of Privacy Practices will be updated at MyBenefits.illinois.gov, effective July 1, 2019. You have a right to obtain a paper copy of this Notice, even if you originally obtained the Notice electronically. We are required to abide by the terms of the Notice currently in effect; however, we may change this Notice. If we materially change this Notice, we will post the revised Notice on our website at MyBenefits.illinois.gov.

DISCLAIMER

The health plan options outlined in the Benefit Choice book, which can be found online at MyBenefits.illinois.gov, are subject to change pending final resolution of the collective bargaining process and litigation arising from that process. If that process results in significant changes in plan designs, benefit levels, or premiums, a second Benefit Choice Period may be held for any members impacted by such changes. If a second Benefit Choice Period is held, members will have the opportunity to change plans at that time with updated information. For the latest information, please continue to visit MyBenefits.illinois.gov and Benefitschoice.il.gov.